

<i>SERFF Tracking Number:</i>	<i>HNLI-126941786</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Health Net Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02347</i>
<i>Company Tracking Number:</i>	<i>2011 HIPAA RATES</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>2011 HIPAA Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2011 HIPAA Rate Filing/</i>		

Filing at a Glance

Company: Health Net Life Insurance Company

Product Name: 2011 HIPAA Rate Filing	SERFF Tr Num: HNLI-126941786	State: California
TOI: H16I Individual Health - Major Medical	SERFF Status: Assigned	State Tr Num: PF-2010-02347
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)	Co Tr Num: 2011 HIPAA RATES	State Status:
Filing Type: Rate		Reviewer(s): Angela Jang, Marsha Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng, Wayne Thomas
	Authors: Paul Sedgwick, Chantelle Tice	Disposition Date:
	Date Submitted: 12/09/2010	Disposition Status:
Implementation Date Requested: On Approval		Implementation Date:

General Information

Project Name: 2011 HIPAA Rate Filing	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: California is state of domicile
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact: 10.3%	Group Market Type:
Filing Status Changed: 12/09/2010	Explanation for Other Group Market Type:
	State Status Changed:
Deemer Date:	Created By: Chantelle Tice
Submitted By: Chantelle Tice	Corresponding Filing Tracking Number: N/A
PPACA: Not PPACA-Related	
Filing Description:	
HIPAA Rates Effective February 1, 2011 for new issues and renewals	

Company and Contact

<i>SERFF Tracking Number:</i>	<i>HNLI-126941786</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Health Net Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02347</i>
<i>Company Tracking Number:</i>	<i>2011 HIPAA RATES</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>2011 HIPAA Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2011 HIPAA Rate Filing/</i>		

Filing Contact Information

Paul Sedgwick, Director, Regulatory Compliance	Paul.D.Sedgwick@healthnet.com
11971 Foundation Place	916-935-6623 [Phone]
Rancho Cordova, CA 95670	916-935-6623 [FAX]

Filing Company Information

Health Net Life Insurance Company	CoCode: 66141	State of Domicile: California
11971 Foundation Place	Group Code:	Company Type: L&H
Rancho Cordova, CA 95670	Group Name:	State ID Number:
(916) 935-6622 ext. [Phone]	FEIN Number: 73-0654885	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Health Net Life Insurance Company	\$0.00		

SERFF Tracking Number: HNLI-126941786

State: California

Filing Company: Health Net Life Insurance Company

State Tracking Number: PF-2010-02347

Company Tracking Number: 2011 HIPAA RATES

TOI: H16I Individual Health - Major Medical

Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)

Product Name: 2011 HIPAA Rate Filing

Project Name/Number: 2011 HIPAA Rate Filing/

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

10.300%

Effective Date of Last Rate Revision:

05/01/2010

Filing Method of Last Filing:

Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Health Net Life Insurance Company	10.300%	10.300%				18.200%	4.100%

<i>SERFF Tracking Number:</i>	<i>HNLI-126941786</i>	<i>State:</i>	<i>California</i>
<i>Filing Company:</i>	<i>Health Net Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>PF-2010-02347</i>
<i>Company Tracking Number:</i>	<i>2011 HIPAA RATES</i>		
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005A Individual - Preferred Provider (PPO)</i>
<i>Product Name:</i>	<i>2011 HIPAA Rate Filing</i>		
<i>Project Name/Number:</i>	<i>2011 HIPAA Rate Filing/</i>		

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	2011 HIPAA Rate Filing	P30601	New		HN-CA PPO HIPAA Filing 2011-02 - Rates.pdf

Exhibit 1.1
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 1

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Mendocino, Modoc, Mono, Monterey, Nevada, Placer, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tulare, Tuolumne, Yolo, Yuba

		Current Offering		Smart Choice	Available For Renewal Only					MRMIP
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500	\$20 Copay	\$30 Copay
Tier	Age									
Subscriber	< 15	316.00	316.00	316.00	316.00	316.00	316.00	316.00	316.00	316.13
	15 - 29	446.25	446.25	446.25	446.25	446.25	446.25	446.25	446.25	446.48
	30 - 34	559.00	559.00	559.00	559.00	559.00	559.00	559.00	559.00	559.21
	35 - 39	623.25	623.25	623.25	623.25	623.25	623.25	623.25	623.25	623.39
	40 - 44	673.50	673.50	673.50	673.50	673.50	673.50	673.50	673.50	673.62
	45 - 49	721.25	721.25	721.25	721.25	721.25	721.25	721.25	721.25	721.40
	50 - 54	888.50	888.50	888.50	888.50	888.50	888.50	888.50	888.50	888.61
	55 - 59	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.60
	60 - 64	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,045.50	1,495.20
	65 - 69	1,495.00	1,495.00	1,495.00	1,495.00	1,495.00	1,495.00	1,495.00	1,495.00	1,495.20
70 - 74	1,575.75	1,575.75	1,575.75	1,575.75	1,575.75	1,575.75	1,575.75	1,575.75	1,575.86	
>74	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.87	
Subscriber +1	< 15		608.00	608.00	608.00	608.00	608.00	608.00	608.00	608.19
	15 - 29		904.25	904.25	904.25	904.25	904.25	904.25	904.25	904.31
	30 - 34		1,037.25	1,037.25	1,037.25	1,037.25	1,037.25	1,037.25	1,037.25	1,037.42
	35 - 39		1,134.25	1,134.25	1,134.25	1,134.25	1,134.25	1,134.25	1,134.25	1,134.33
	40 - 44		1,257.50	1,257.50	1,257.50	1,257.50	1,257.50	1,257.50	1,257.50	1,257.53
	45 - 49		1,415.25	1,415.25	1,415.25	1,415.25	1,415.25	1,415.25	1,415.25	1,415.33
	50 - 54		1,686.50	1,686.50	1,686.50	1,686.50	1,686.50	1,686.50	1,686.50	1,686.68
	55 - 59		1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.76
	60 - 64		1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.75	1,976.76
	65 - 69		2,647.25	2,647.25	2,647.25	2,647.25	2,647.25	2,647.25	2,647.25	2,647.41
70 - 74		2,790.00	2,790.00	2,790.00	2,790.00	2,790.00	2,790.00	2,790.00	2,790.01	
>74		2,954.50	2,954.50	2,954.50	2,954.50	2,954.50	2,954.50	2,954.50	2,954.64	
Subscriber +2/m	< 15		892.00	892.00	892.00	892.00	892.00	892.00	892.00	892.04
	15 - 29		1,362.50	1,362.50	1,362.50	1,362.50	1,362.50	1,362.50	1,362.50	1,362.70
	30 - 34		1,627.75	1,627.75	1,627.75	1,627.75	1,627.75	1,627.75	1,627.75	1,627.83
	35 - 39		1,729.75	1,729.75	1,729.75	1,729.75	1,729.75	1,729.75	1,729.75	1,729.88
	40 - 44		1,767.25	1,767.25	1,767.25	1,767.25	1,767.25	1,767.25	1,767.25	1,767.35
	45 - 49		1,930.50	1,930.50	1,930.50	1,930.50	1,930.50	1,930.50	1,930.50	1,930.61
	50 - 54		2,177.25	2,177.25	2,177.25	2,177.25	2,177.25	2,177.25	2,177.25	2,177.30
	55 - 59		2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.92
	60 - 64		2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.75	2,398.92
	65 - 69		3,253.00	3,253.00	3,253.00	3,253.00	3,253.00	3,253.00	3,253.00	3,253.20
70 - 74		3,429.75	3,429.75	3,429.75	3,429.75	3,429.75	3,429.75	3,429.75	3,429.92	
>74		3,632.25	3,632.25	3,632.25	3,632.25	3,632.25	3,632.25	3,632.25	3,632.39	

Exhibit 1.2
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 2

Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, San Luis Obispo, Santa Cruz, Solano, Sonoma, Stanislaus

		Current Offering		Smart Choice	Available For Renewal Only					MRMIP
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500	\$20 Copay	\$30 Copay
Tier	Age									
Subscriber	< 15	285.75	285.75	285.75	285.75	285.75	285.75	285.75	285.75	285.99
	15 - 29	389.25	389.25	389.25	389.25	389.25	389.25	389.25	389.25	389.33
	30 - 34	475.25	475.25	475.25	475.25	475.25	475.25	475.25	475.25	475.37
	35 - 39	523.00	523.00	523.00	523.00	523.00	523.00	523.00	523.00	523.07
	40 - 44	575.00	575.00	575.00	575.00	575.00	575.00	575.00	575.00	575.22
	45 - 49	618.75	618.75	618.75	618.75	618.75	618.75	618.75	618.75	618.83
	50 - 54	745.25	745.25	745.25	745.25	745.25	745.25	745.25	745.25	745.27
	55 - 59	868.75	868.75	868.75	868.75	868.75	868.75	868.75	868.75	868.93
	60 - 64	868.75	868.75	868.75	868.75	868.75	868.75	868.75	868.75	868.93
	65 - 69	1,341.25	1,341.25	1,341.25	1,341.25	1,341.25	1,341.25	1,341.25	1,341.25	1,341.25
	70 - 74	1,414.50	1,414.50	1,414.50	1,414.50	1,414.50	1,414.50	1,414.50	1,414.50	1,414.51
	>74	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.59
Subscriber +1	< 15		566.25	566.25	566.25	566.25	566.25	566.25	566.25	566.38
	15 - 29		801.25	801.25	801.25	801.25	801.25	801.25	801.25	801.36
	30 - 34		911.00	911.00	911.00	911.00	911.00	911.00	911.00	911.11
	35 - 39		999.25	999.25	999.25	999.25	999.25	999.25	999.25	999.40
	40 - 44		1,103.50	1,103.50	1,103.50	1,103.50	1,103.50	1,103.50	1,103.50	1,103.65
	45 - 49		1,222.75	1,222.75	1,222.75	1,222.75	1,222.75	1,222.75	1,222.75	1,222.88
	50 - 54		1,459.75	1,459.75	1,459.75	1,459.75	1,459.75	1,459.75	1,459.75	1,459.75
	55 - 59		1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.14
	60 - 64		1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.00	1,680.14
	65 - 69		2,392.00	2,392.00	2,392.00	2,392.00	2,392.00	2,392.00	2,392.00	2,392.23
	70 - 74		2,522.00	2,522.00	2,522.00	2,522.00	2,522.00	2,522.00	2,522.00	2,522.24
	>74		2,669.50	2,669.50	2,669.50	2,669.50	2,669.50	2,669.50	2,669.50	2,669.67
Subscriber +2/m	< 15		883.75	883.75	883.75	883.75	883.75	883.75	883.75	883.89
	15 - 29		1,238.75	1,238.75	1,238.75	1,238.75	1,238.75	1,238.75	1,238.75	1,238.79
	30 - 34		1,487.00	1,487.00	1,487.00	1,487.00	1,487.00	1,487.00	1,487.00	1,487.15
	35 - 39		1,543.75	1,543.75	1,543.75	1,543.75	1,543.75	1,543.75	1,543.75	1,543.81
	40 - 44		1,573.25	1,573.25	1,573.25	1,573.25	1,573.25	1,573.25	1,573.25	1,573.36
	45 - 49		1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75	1,669.75
	50 - 54		1,873.75	1,873.75	1,873.75	1,873.75	1,873.75	1,873.75	1,873.75	1,873.75
	55 - 59		1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.09
	60 - 64		1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.00	1,998.09
	65 - 69		2,995.00	2,995.00	2,995.00	2,995.00	2,995.00	2,995.00	2,995.00	2,995.23
	70 - 74		3,161.00	3,161.00	3,161.00	3,161.00	3,161.00	3,161.00	3,161.00	3,161.23
	>74		3,346.25	3,346.25	3,346.25	3,346.25	3,346.25	3,346.25	3,346.25	3,346.44

Exhibit 1.3
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 3

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara

Tier	Age	Current Offering		Smart Choice	Available For Renewal Only				\$20 Copay	\$30 Copay	MRMIP Weighted Average
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500			
Subscriber	< 15	296.00	296.00	296.00	296.00	296.00	296.00	296.00	296.00	296.00	296.07
	15 - 29	396.00	396.00	396.00	396.00	396.00	396.00	396.00	396.00	396.00	396.08
	30 - 34	490.50	490.50	490.50	490.50	490.50	490.50	490.50	490.50	490.50	490.66
	35 - 39	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.54
	40 - 44	590.50	590.50	590.50	590.50	590.50	590.50	590.50	590.50	590.50	590.53
	45 - 49	637.75	637.75	637.75	637.75	637.75	637.75	637.75	637.75	637.75	637.76
	50 - 54	768.25	768.25	768.25	768.25	768.25	768.25	768.25	768.25	768.25	768.44
	55 - 59	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.10
	60 - 64	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.00	893.10
	65 - 69	1,376.00	1,376.00	1,376.00	1,376.00	1,376.00	1,376.00	1,376.00	1,376.00	1,376.00	1,376.09
	70 - 74	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00	1,450.05
	>74	1,535.75	1,535.75	1,535.75	1,535.75	1,535.75	1,535.75	1,535.75	1,535.75	1,535.75	1,535.86
Subscriber +1	< 15		562.00	562.00	562.00	562.00	562.00	562.00	562.00	562.00	562.05
	15 - 29		810.25	810.25	810.25	810.25	810.25	810.25	810.25	810.25	810.41
	30 - 34		941.25	941.25	941.25	941.25	941.25	941.25	941.25	941.25	941.38
	35 - 39		1,025.25	1,025.25	1,025.25	1,025.25	1,025.25	1,025.25	1,025.25	1,025.25	1,025.36
	40 - 44		1,125.00	1,125.00	1,125.00	1,125.00	1,125.00	1,125.00	1,125.00	1,125.00	1,125.06
	45 - 49		1,198.00	1,198.00	1,198.00	1,198.00	1,198.00	1,198.00	1,198.00	1,198.00	1,198.23
	50 - 54		1,426.50	1,426.50	1,426.50	1,426.50	1,426.50	1,426.50	1,426.50	1,426.50	1,426.60
	55 - 59		1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.72
	60 - 64		1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.50	1,636.72
	65 - 69		2,375.00	2,375.00	2,375.00	2,375.00	2,375.00	2,375.00	2,375.00	2,375.00	2,375.21
	70 - 74		2,501.75	2,501.75	2,501.75	2,501.75	2,501.75	2,501.75	2,501.75	2,501.75	2,501.94
	>74		2,645.25	2,645.25	2,645.25	2,645.25	2,645.25	2,645.25	2,645.25	2,645.25	2,645.33
Subscriber +2/m	< 15		888.75	888.75	888.75	888.75	888.75	888.75	888.75	888.75	888.95
	15 - 29		1,284.00	1,284.00	1,284.00	1,284.00	1,284.00	1,284.00	1,284.00	1,284.00	1,284.05
	30 - 34		1,502.75	1,502.75	1,502.75	1,502.75	1,502.75	1,502.75	1,502.75	1,502.75	1,502.80
	35 - 39		1,554.50	1,554.50	1,554.50	1,554.50	1,554.50	1,554.50	1,554.50	1,554.50	1,554.55
	40 - 44		1,623.50	1,623.50	1,623.50	1,623.50	1,623.50	1,623.50	1,623.50	1,623.50	1,623.53
	45 - 49		1,694.00	1,694.00	1,694.00	1,694.00	1,694.00	1,694.00	1,694.00	1,694.00	1,694.22
	50 - 54		1,893.50	1,893.50	1,893.50	1,893.50	1,893.50	1,893.50	1,893.50	1,893.50	1,893.67
	55 - 59		2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.95
	60 - 64		2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.75	2,024.95
	65 - 69		3,069.00	3,069.00	3,069.00	3,069.00	3,069.00	3,069.00	3,069.00	3,069.00	3,069.19
	70 - 74		3,236.50	3,236.50	3,236.50	3,236.50	3,236.50	3,236.50	3,236.50	3,236.50	3,236.61
	>74		3,423.00	3,423.00	3,423.00	3,423.00	3,423.00	3,423.00	3,423.00	3,423.00	3,423.02

Exhibit 1.4
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 4

Orange, Santa Barbara, Ventura

		Current Offering		Smart Choice	Available For Renewal Only						MRMIP
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500	\$20 Copay	\$30 Copay	Weighted Average
Tier	Age										
Subscriber	< 15	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.09
	15 - 29	373.00	373.00	373.00	373.00	373.00	373.00	373.00	373.00	373.00	373.17
	30 - 34	454.00	454.00	454.00	454.00	454.00	454.00	454.00	454.00	454.00	454.14
	35 - 39	497.75	497.75	497.75	497.75	497.75	497.75	497.75	497.75	497.75	497.90
	40 - 44	552.50	552.50	552.50	552.50	552.50	552.50	552.50	552.50	552.50	552.50
	45 - 49	591.75	591.75	591.75	591.75	591.75	591.75	591.75	591.75	591.75	591.96
	50 - 54	708.75	708.75	708.75	708.75	708.75	708.75	708.75	708.75	708.75	708.85
	55 - 59	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.83
	60 - 64	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.75	826.83
	65 - 69	1,288.50	1,288.50	1,288.50	1,288.50	1,288.50	1,288.50	1,288.50	1,288.50	1,288.50	1,288.73
70 - 74	1,357.75	1,357.75	1,357.75	1,357.75	1,357.75	1,357.75	1,357.75	1,357.75	1,357.75	1,357.97	
>74	1,438.50	1,438.50	1,438.50	1,438.50	1,438.50	1,438.50	1,438.50	1,438.50	1,438.50	1,438.63	
Subscriber +1	< 15		531.00	531.00	531.00	531.00	531.00	531.00	531.00	531.00	531.20
	15 - 29		767.25	767.25	767.25	767.25	767.25	767.25	767.25	767.25	767.28
	30 - 34		880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.00	880.05
	35 - 39		951.75	951.75	951.75	951.75	951.75	951.75	951.75	951.75	951.99
	40 - 44		1,048.75	1,048.75	1,048.75	1,048.75	1,048.75	1,048.75	1,048.75	1,048.75	1,048.80
	45 - 49		1,182.00	1,182.00	1,182.00	1,182.00	1,182.00	1,182.00	1,182.00	1,182.00	1,182.16
	50 - 54		1,430.75	1,430.75	1,430.75	1,430.75	1,430.75	1,430.75	1,430.75	1,430.75	1,430.96
	55 - 59		1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.12
	60 - 64		1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.00	1,647.12
	65 - 69		2,286.75	2,286.75	2,286.75	2,286.75	2,286.75	2,286.75	2,286.75	2,286.75	2,286.93
70 - 74		2,411.00	2,411.00	2,411.00	2,411.00	2,411.00	2,411.00	2,411.00	2,411.00	2,411.04	
>74		2,558.25	2,558.25	2,558.25	2,558.25	2,558.25	2,558.25	2,558.25	2,558.25	2,558.26	
Subscriber +2/m	< 15		861.00	861.00	861.00	861.00	861.00	861.00	861.00	861.00	861.22
	15 - 29		1,225.00	1,225.00	1,225.00	1,225.00	1,225.00	1,225.00	1,225.00	1,225.00	1,225.02
	30 - 34		1,410.25	1,410.25	1,410.25	1,410.25	1,410.25	1,410.25	1,410.25	1,410.25	1,410.36
	35 - 39		1,465.00	1,465.00	1,465.00	1,465.00	1,465.00	1,465.00	1,465.00	1,465.00	1,465.10
	40 - 44		1,494.00	1,494.00	1,494.00	1,494.00	1,494.00	1,494.00	1,494.00	1,494.00	1,494.19
	45 - 49		1,587.25	1,587.25	1,587.25	1,587.25	1,587.25	1,587.25	1,587.25	1,587.25	1,587.44
	50 - 54		1,792.75	1,792.75	1,792.75	1,792.75	1,792.75	1,792.75	1,792.75	1,792.75	1,792.85
	55 - 59		1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.42
	60 - 64		1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.25	1,919.42
	65 - 69		2,866.75	2,866.75	2,866.75	2,866.75	2,866.75	2,866.75	2,866.75	2,866.75	2,866.93
70 - 74		3,023.00	3,023.00	3,023.00	3,023.00	3,023.00	3,023.00	3,023.00	3,023.00	3,023.02	
>74		3,207.50	3,207.50	3,207.50	3,207.50	3,207.50	3,207.50	3,207.50	3,207.50	3,207.51	

Exhibit 1.5
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 5

Los Angeles

Tier	Age	Current Offering		Smart Choice	Available For Renewal Only				\$20 Copay	\$30 Copay	MRMIP Weighted Average
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500			
Subscriber	< 15	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.00	279.03
	15 - 29	379.50	379.50	379.50	379.50	379.50	379.50	379.50	379.50	379.50	379.67
	30 - 34	467.25	467.25	467.25	467.25	467.25	467.25	467.25	467.25	467.25	467.38
	35 - 39	514.50	514.50	514.50	514.50	514.50	514.50	514.50	514.50	514.50	514.61
	40 - 44	563.75	563.75	563.75	563.75	563.75	563.75	563.75	563.75	563.75	563.83
	45 - 49	608.50	608.50	608.50	608.50	608.50	608.50	608.50	608.50	608.50	608.59
	50 - 54	732.50	732.50	732.50	732.50	732.50	732.50	732.50	732.50	732.50	732.74
	55 - 59	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.57
	60 - 64	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.50	854.57
	65 - 69	1,330.75	1,330.75	1,330.75	1,330.75	1,330.75	1,330.75	1,330.75	1,330.75	1,330.75	1,330.93
	70 - 74	1,402.25	1,402.25	1,402.25	1,402.25	1,402.25	1,402.25	1,402.25	1,402.25	1,402.25	1,402.46
	>74	1,485.50	1,485.50	1,485.50	1,485.50	1,485.50	1,485.50	1,485.50	1,485.50	1,485.50	1,485.72
Subscriber +1	< 15		528.25	528.25	528.25	528.25	528.25	528.25	528.25	528.25	528.45
	15 - 29		781.00	781.00	781.00	781.00	781.00	781.00	781.00	781.00	781.01
	30 - 34		895.50	895.50	895.50	895.50	895.50	895.50	895.50	895.50	895.72
	35 - 39		983.50	983.50	983.50	983.50	983.50	983.50	983.50	983.50	983.55
	40 - 44		1,086.00	1,086.00	1,086.00	1,086.00	1,086.00	1,086.00	1,086.00	1,086.00	1,086.06
	45 - 49		1,186.50	1,186.50	1,186.50	1,186.50	1,186.50	1,186.50	1,186.50	1,186.50	1,186.72
	50 - 54		1,401.00	1,401.00	1,401.00	1,401.00	1,401.00	1,401.00	1,401.00	1,401.00	1,401.06
	55 - 59		1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.78
	60 - 64		1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.75	1,610.78
	65 - 69		2,303.00	2,303.00	2,303.00	2,303.00	2,303.00	2,303.00	2,303.00	2,303.00	2,303.05
	70 - 74		2,428.00	2,428.00	2,428.00	2,428.00	2,428.00	2,428.00	2,428.00	2,428.00	2,428.06
	>74		2,576.50	2,576.50	2,576.50	2,576.50	2,576.50	2,576.50	2,576.50	2,576.50	2,576.59
Subscriber +2/m	< 15		873.25	873.25	873.25	873.25	873.25	873.25	873.25	873.25	873.44
	15 - 29		1,272.25	1,272.25	1,272.25	1,272.25	1,272.25	1,272.25	1,272.25	1,272.25	1,272.45
	30 - 34		1,451.00	1,451.00	1,451.00	1,451.00	1,451.00	1,451.00	1,451.00	1,451.00	1,451.21
	35 - 39		1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.50	1,499.63
	40 - 44		1,549.25	1,549.25	1,549.25	1,549.25	1,549.25	1,549.25	1,549.25	1,549.25	1,549.41
	45 - 49		1,631.75	1,631.75	1,631.75	1,631.75	1,631.75	1,631.75	1,631.75	1,631.75	1,631.95
	50 - 54		1,826.50	1,826.50	1,826.50	1,826.50	1,826.50	1,826.50	1,826.50	1,826.50	1,826.68
	55 - 59		1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.36
	60 - 64		1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.25	1,946.36
	65 - 69		2,928.50	2,928.50	2,928.50	2,928.50	2,928.50	2,928.50	2,928.50	2,928.50	2,928.60
	70 - 74		3,088.00	3,088.00	3,088.00	3,088.00	3,088.00	3,088.00	3,088.00	3,088.00	3,088.08
	>74		3,276.75	3,276.75	3,276.75	3,276.75	3,276.75	3,276.75	3,276.75	3,276.75	3,276.80

Exhibit 1.6
Health Net Life Insurance Co.
2011 Individual PPO HIPAA (Guarantee Issue) Rates
MRMIP Area 6

Riverside, San Bernardino, San Diego

		Current Offering		Smart Choice	Available For Renewal Only						MRMIP
		Simple Value 50	Simple Choice HSA		Value 30	Value Basic 500	Value 2,500	Value 500	\$20 Copay	\$30 Copay	Weighted Average
Tier	Age										
Subscriber	< 15	266.75	266.75	266.75	266.75	266.75	266.75	266.75	266.75	266.75	266.97
	15 - 29	365.25	365.25	365.25	365.25	365.25	365.25	365.25	365.25	365.25	365.36
	30 - 34	443.00	443.00	443.00	443.00	443.00	443.00	443.00	443.00	443.00	443.07
	35 - 39	486.50	486.50	486.50	486.50	486.50	486.50	486.50	486.50	486.50	486.71
	40 - 44	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.50	538.61
	45 - 49	578.50	578.50	578.50	578.50	578.50	578.50	578.50	578.50	578.50	578.63
	50 - 54	692.75	692.75	692.75	692.75	692.75	692.75	692.75	692.75	692.75	692.85
	55 - 59	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.52
	60 - 64	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.50	806.52
	65 - 69	1,279.50	1,279.50	1,279.50	1,279.50	1,279.50	1,279.50	1,279.50	1,279.50	1,279.50	1,279.63
	70 - 74	1,348.25	1,348.25	1,348.25	1,348.25	1,348.25	1,348.25	1,348.25	1,348.25	1,348.25	1,348.44
	>74	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50	1,428.50
Subscriber +1	< 15		513.50	513.50	513.50	513.50	513.50	513.50	513.50	513.50	513.64
	15 - 29		741.75	741.75	741.75	741.75	741.75	741.75	741.75	741.75	741.80
	30 - 34		853.50	853.50	853.50	853.50	853.50	853.50	853.50	853.50	853.70
	35 - 39		938.00	938.00	938.00	938.00	938.00	938.00	938.00	938.00	938.00
	40 - 44		1,035.00	1,035.00	1,035.00	1,035.00	1,035.00	1,035.00	1,035.00	1,035.00	1,035.12
	45 - 49		1,119.00	1,119.00	1,119.00	1,119.00	1,119.00	1,119.00	1,119.00	1,119.00	1,119.08
	50 - 54		1,327.50	1,327.50	1,327.50	1,327.50	1,327.50	1,327.50	1,327.50	1,327.50	1,327.55
	55 - 59		1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.47
	60 - 64		1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.25	1,507.47
	65 - 69		2,221.75	2,221.75	2,221.75	2,221.75	2,221.75	2,221.75	2,221.75	2,221.75	2,221.92
	70 - 74		2,342.50	2,342.50	2,342.50	2,342.50	2,342.50	2,342.50	2,342.50	2,342.50	2,342.69
	>74		2,486.25	2,486.25	2,486.25	2,486.25	2,486.25	2,486.25	2,486.25	2,486.25	2,486.35
Subscriber +2/m	< 15		827.75	827.75	827.75	827.75	827.75	827.75	827.75	827.75	827.86
	15 - 29		1,224.25	1,224.25	1,224.25	1,224.25	1,224.25	1,224.25	1,224.25	1,224.25	1,224.25
	30 - 34		1,399.00	1,399.00	1,399.00	1,399.00	1,399.00	1,399.00	1,399.00	1,399.00	1,399.22
	35 - 39		1,435.50	1,435.50	1,435.50	1,435.50	1,435.50	1,435.50	1,435.50	1,435.50	1,435.73
	40 - 44		1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.63
	45 - 49		1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.50	1,560.63
	50 - 54		1,731.75	1,731.75	1,731.75	1,731.75	1,731.75	1,731.75	1,731.75	1,731.75	1,731.91
	55 - 59		1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.19
	60 - 64		1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00	1,850.19
	65 - 69		2,836.50	2,836.50	2,836.50	2,836.50	2,836.50	2,836.50	2,836.50	2,836.50	2,836.55
	70 - 74		2,991.00	2,991.00	2,991.00	2,991.00	2,991.00	2,991.00	2,991.00	2,991.00	2,991.23
	>74		3,174.25	3,174.25	3,174.25	3,174.25	3,174.25	3,174.25	3,174.25	3,174.25	3,174.47

CALIFORNIA DEPARTMENT OF INSURANCE

FILING COVER SHEET

for

FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulation §2205 for filings of policy forms in the DOCUMENT CLASSES listed below. Other DOCUMENT CLASSES are filed with other Department Bureaus per §2206.)

TO: California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Health Net Life Insurance Company
	Submitter and Complete Mailing Address: Health Net Life Insurance Company Paul Sedgwick/Director, Regulatory Compliance 11971 Foundation Place Rancho Cordova, California 95670
	Submission Date: December 9, 2010

1. IDENTIFYING FORM NUMBER(S): Individual HIPAA Plans 2011

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of §2202(a) which best describes the forms submitted. §2205(b)]

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
"Health Insurance" [§2202(a)(1)]	X		"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]			"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]			"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]			"Fraternal" [§2202(a)(9)]	
"Long-term Care" [§2202(a)(5)]			"Unclassified" * [§2202(a)(11)]	
* Describe briefly:				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: X	Group AND Individual:
-------------	--------------------	-----------------------

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:
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5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved Documents 2205(d)] YES. Replaces rate filing for 2010 approved by the CDI on February 26, 2010 (PF-2010-00311).

6. FINAL PRINT FORM? [Whether each document is in draft, printer's proof, or the final printed form for issue to insureds. §2205(e)]

Document(s)	Draft?	Printer's Proof?	Final Print?
N/A – rates only			

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2, above)
N/A	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: N/A

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? NO

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

HIPAA Rates Effective February 1, 2011 for new issues and renewals.

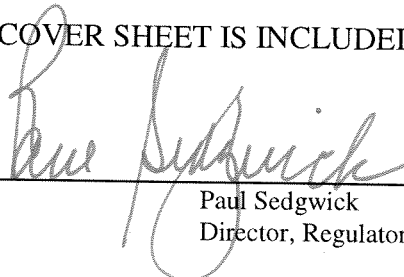
MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED

[Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]

MAKE SURE THAT A DUPLICATE FILING COVER SHEET IS INCLUDED [All document submissions must be accompanied by a cover letter in duplicate. §2205]

SUBMITTER'S SIGNATURE AND TITLE:



Paul Sedgwick
Director, Regulatory Compliance



MEMORANDUM

TO: California Department of Insurance

FROM: Mark E. Bean, ASA, MAAA

DATE: December 9, 2010

**RE: Actuarial Memorandum of Health Net Life Guarantee Issue
Individual Premium Rates Effective February 1, 2011 for New Sales
and Renewals**

Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10) renewals; P30601 (CA 1/11) new business beginning 1/1/2011

This memorandum provides actuarial certification for premium rates for nine plans which are available for renewal only to federally eligible defined individuals. The rates are effective beginning February 1, 2011.

I, Mark E. Bean, am a member of the American Academy of Actuaries and associated with Health Net Inc., the parent company of Health Net Life Insurance Company ("Health Net Life"). I state and certify as follows:

Health Net Life is in compliance with Section 10901.3(a) and Section 10901.9 of the California Insurance Code. Health Net Life does not charge its federally eligible defined individuals a premium of more than the average premium paid by a subscriber of the Major Risk Medical Insurance Program who is of the same age and resides in the same geographic area, nor does Health Net Life charge its federally eligible defined individuals between the ages of 60 and 64 more than it charges its 59 year old federally eligible members who reside in the same geographic area.

Health Net Life's premium rates for each Individual plan it offers are illustrated in Exhibit 1. The premium rates are effective for February 1, 2011. The plans are as follows:

SimpleValue 50 – Combo	Available for new sales and renewals
SimpleChoice HSA	Available for new sales and renewals
Smart Choice	Available for renewals only
Value Basic 500	Available for renewals only
Value 30	Available for renewals only
Value 2500	Available for renewals only

Value 500	Available for renewals only
\$20 Copay	Available for renewals only
\$30 Copay	Available for renewals only

The expected average rate increase is 10.3% which ranges from 4.1% to 18.2%.

The current rates as specified by Section 10901.9 of the California Insurance Code, for federally eligible defined individuals are no more than the average premium paid by a subscriber of the Major Risk Medical Insurance Program who is of the same age and resides in the same geographic area.

Historical Loss Ratio

Table 1 shows the historical loss ratio for our HIPAA plans. The historical loss ratio is 127.7%. This demonstrates our compliance with California Code of Regulations 2222.12 of meeting a 70% loss ratio.

Table 1

Year	Member Months	Premium	Total Health Care Costs	Loss Ratio
2000	299	\$189,265	\$380,324	200.9%
2001	1,820	\$548,662	\$526,906	96.0%
2002	6,509	\$2,047,252	\$1,722,606	84.1%
2003	11,116	\$3,950,636	\$3,690,962	93.4%
2004	13,353	\$5,700,861	\$6,259,010	109.8%
2005	12,508	\$5,815,804	\$7,142,640	122.8%
2006	13,327	\$6,621,964	\$6,809,157	102.8%
2007	15,477	\$7,982,576	\$10,148,608	127.1%
2008	18,157	\$9,456,317	\$14,170,299	149.9%
2009	19,596	\$10,708,096	\$15,015,097	140.2%
2010*	20,321	\$12,340,396	\$17,579,390	142.5%
Total	132,483	\$65,361,828	\$83,445,000	127.7%

* Jan - Sep 2010 based on actual experience, Oct - Dec 2010 are projected

Table 2 shows the projected experience for 2011.

Table 2

Year	Member Months	Premium	Total Health Care Costs	Loss Ratio
2011	21,032	\$13,793,941	\$19,650,022	142.5%

Assumptions for Projection:

- Total annual trend is assumed to be 8.0%
- Premium is expected to increase by 8.0%
- Membership is expected to increase by 3.5%

Actuarial Certification

In my opinion, the rates for federally eligible defined individuals are in compliance with Section 10901.3(a) and Section 10901.9 of the California Insurance Code and with California Code of Regulations 2222.12.

Sincerely,

Mark E. Bean

Mark E. Bean, ASA, MAAA
119701 Foundation Place
Rancho Cordova, CA 95670
Phone: (916) 935-1102
Fax: (916) 935-4407

12-9-2010

Date

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DSF 1.35



MEMO

TO: California Department of Insurance

FROM: Mark E. Bean, ASA, MAAA

DATE: December 9, 2010

**RE: Executive Summary: Actuarial Certification of Health Net Life
Guarantee Issue Individual Premium Rates Effective February 1,
2011 for New Sales and Renewals**

**Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601
(CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10)
renewals; P30601 (CA 1/11) new business beginning 1/1/2011**

The purpose of this memo is to provide a summary of the premium rates effective for February 1, 2011 for the Guarantee Issue Individual PPO Plans. The expected average rate increase is 10.3% which ranges from 4.1% to 18.2%. The historical loss ratio for these plans is 127.7%.

Health Net Life is in compliance with Section 10901.3(a) and Section 10901.9 of the California Insurance Code.

Sincerely,

Mark E. Bean

Mark E. Bean, ASA, MAAA
11971 Foundation Place
Rancho Cordova, CA 95670
Phone: (916) 935-1102
Fax: (916) 935-4407

12-9-2010

Date

RATE FILING TABLE OF CONTENTS

Memorandum

Introduction

Historical Loss Ratio

Actuarial Certification

Section 1 – IFP PPO HIPAA Plan Rates (Effective 2/1/11)

Exhibit 1 displays rates by region, plan, and the primary insured's age band for the active plans. The rate changes vary by the primary insured's age.